US BANKRUPTCY COURT
DISTRICT OF OREGON
2016 DEC 29 PM 4:14
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United States Bankruptcy Court

for the District of Oregon

In re Patricia Hayden Case No. 16-34221-rld11
Debtor

Individual Case under Chapter 11

PATRICIA HAYDEN'S DISCLOSURE STATEMENT, DATED DEC. 29TH, 2016

Table of Contents

Introduction and Purpose of Disclosure Statement....page 2

Deadlines for Voting and Objecting; Date of Plan Confirmation....pages 2,3

Background....pages 3,4

Summary of the Plan of Reorganization and Treatment of claims and equity interests....pages 5-9

Confirmation Requirements and Procedures....pages 10-13

Effect of Confirmation of Plan....page 13

Other Provisions....page 13

List of Exhibits....page 14

I. INTRODUCTION

This is the disclosure statement (the "Disclosure Statement") in the individual chapter 11 case of Patricia Hayden (the "Debtor"). This Disclosure Statement contains information about the Debtor and describes Patricia Hayden's Plan of Reorganization (the "Plan") filed by Patricia Hayden on December 29th, 2016. A full copy of the Plan is attached to this Disclosure Statement as Exhibit A. ***Your rights may be affected. You should read the Plan and this Disclosure Statement carefully and discuss them with your attorney. If you do not have an attorney, you may wish to consult one.***

The proposed distributions under the Plan are discussed at pages 5-9 of this Disclosure Statement. [General unsecured creditors are classified in Class 3, and will receive a distribution of 100% of their allowed claims, to be distributed over the original terms of the debt.

A. Purpose of This Document

This Disclosure Statement describes:

- The Debtor and significant events during the bankruptcy case,
- How the Plan proposes to treat claims or equity interests of the type you hold (i.e., what you will receive on your claim or equity interest if the plan is confirmed),
- Who can vote on or object to the Plan,
- What factors the Bankruptcy Court (the "Court") will consider when deciding whether to confirm the Plan,
- Why [the Proponent] believes the Plan is feasible, and how the treatment of your claim or equity interest under the Plan compares to what you would receive on your claim or equity interest in liquidation, and
- The effect of confirmation of the Plan.

Be sure to read the Plan as well as the Disclosure Statement. This Disclosure Statement describes the Plan, but it is the Plan itself that will, if confirmed, establish your rights.

B. Deadlines for Voting and Objecting; Date of Plan Confirmation Hearing

The Court has not yet confirmed the Plan described in this Disclosure Statement. This section describes the procedures pursuant to which the Plan will or will not be confirmed.

1. Time and Place of the Hearing to [Finally Approve This Disclosure Statement and] Confirm the Plan

The hearing at which the Court will determine whether to [finally approve this Disclosure Statement and] confirm the Plan will take place has not been set.

2. Deadline For Voting to Accept or Reject the Plan

If you are entitled to vote to accept or reject the plan, vote on the enclosed ballot and return the ballot in the enclosed envelope to Patricia Hayden, PO Box 64, North Plains, OR 97133. See section IV.A. below for a discussion of voting eligibility requirements.

Your ballot must be received by [insert date] or it will not be counted.

3. Deadline For Objecting to the [Adequacy of Disclosure and] Confirmation of the Plan

Objections to [this Disclosure Statement or to] the confirmation of the Plan must be filed with the Court and served upon Patricia Hayden by January 29th, 2016.

4. *Identity of Person to Contact for More Information*

If you want additional information about the Plan, you should contact Patricia Hayden, PO Box 64, North Plains, OR 97133.

C. Disclaimer

The Court has not approved this Disclosure Statement. The Court has not yet determined whether the Plan meets the legal requirements for confirmation. [The Court's approval of this Disclosure Statement is subject to final approval at the hearing on confirmation of the Plan. Objections to the adequacy of this Disclosure Statement may be filed until January 29th, 2016.]

II. BACKGROUND

A. Description and History of the Debtor's Business

The Debtor is an individual. Since 2010, the Debtor has worked as a substitute for the HSD1J. Since September, 2016, the Debtor works as a Special Education Assistant for the HSD1J.

B. Insiders of the Debtor

The debtor has no Insiders.

C. Management of the Debtor Before and During the Bankruptcy

During the two years prior to the date on which the bankruptcy petition was filed, there were no officers, directors, managers or other persons in control of the Debtor (collectively "Managers").

There have been no Managers of the Debtor during the Debtor's chapter 11 case.

After the effective date of the order confirming the Plan, there will be no Post Confirmation Managers (directors, officers, or voting trustees of the Debtor, any affiliate of the Debtor participating in a joint Plan with the Debtor, or successor of the Debtor under the Plan). The Debtor will manage the Plan.

D. Events Leading to Chapter 11 Filing

Since purchasing the Debtor's home in 2001, the Debtor has incurred expenses to maintain/repair the home that were not ordinary and were beyond the Debtor's control. In addition, the Debtor has not been regularly employed over the past several years, and was mainly a stay at home mother.

E. Significant Events During the Bankruptcy Case

There are no significant events to report during the Debtor's bankruptcy case. The Debtor does have regular income to fund the Plan, but that was in place prior to the filing of the Chapter 11 case.

F. Projected Recovery of Avoidable Transfers

Debtor has no Avoidable Transfers.

G. Claims Objections

Except to the extent that a claim is already allowed pursuant to a final non-appealable order, the Debtor reserves the right to object to claims. Therefore, even if your claim is allowed for voting purposes, you may not be entitled to a distribution if an objection to your claim is later upheld. The procedures for resolving disputed claims are set forth in Article V of the Plan.

H. Current and Historical Financial Conditions

The identity and fair market value of the estate's assets are listed in Exhibit B. Zillow was used to value the Debtor's house. Kelly Blue Book was used to value Debtor's automobiles. The Debtor's household items were valued using current prices listed in local newspaper sale listings, and Craigslist sales of similar items.

The Debtor's most recent financial statements [if any] issued before bankruptcy, each of which was filed with the Court, are set forth in Exhibit C.

The most recent post-petition operating report filed since the commencement of the Debtor's bankruptcy case are set forth in Exhibit D. A summary of the Debtor's periodic operating reports filed since the commencement of the Debtor's bankruptcy case is set forth in Exhibit D.

III. SUMMARY OF THE PLAN OF REORGANIZATION AND TREATMENT OF CLAIMS AND EQUITY INTERESTS

A. What is the Purpose of the Plan of Reorganization?

As required by the Code, the Plan places claims and equity interests in various classes and describes the treatment each class will receive. The Plan also states whether each class of claims or equity interests is impaired or unimpaired. If the Plan is confirmed, your recovery will be limited to the amount provided by the Plan.

B. Unclassified Claims

Certain types of claims are automatically entitled to specific treatment under the Code. They are not considered impaired, and holders of such claims do not vote on the Plan. They may, however, object if, in their view, their treatment under the Plan does not comply with that required by the Code. As such, the Plan Proponent has not placed the following claims in any class:

1. *Administrative Expenses*

Administrative expenses are costs or expenses of administering the Debtor's chapter 11 case which are allowed under § 507(a)(2) of the Code. Administrative expenses also include the value of any goods sold to the Debtor in the ordinary course of business and received within 20 days before the date of the bankruptcy petition. The Code requires that all administrative expenses be paid on the effective date of the Plan, unless a particular claimant agrees to a different treatment.

The following chart lists the Debtor's estimated administrative expenses, and their proposed treatment under the Plan:

Type	Estimated Amount Owed	Proposed Treatment
Office of the U.S. Trustee Fees	$550	Paid in full on effective date of the plan.
TOTAL	$550	

2. *Priority Tax Claims*

Priority tax claims are unsecured income, employment, and other taxes described by § 507(a)(8) of the Code. Unless the holder of such a § 507(a)(8) priority tax claim agrees otherwise, it must receive the present value of such claim, in regular installments paid over a period not exceeding 5 years from the order of relief.

The Debtor has no § 507(a)(8) priority tax claims.

C. **Classes of Claims and Equity Interests**

The following are the classes set forth in the Plan, and the proposed treatment that they will receive under the Plan:

1. *Classes of Secured Claims*

Allowed Secured Claims are claims secured by property of the Debtor's bankruptcy estate (or that are subject to setoff) to the extent allowed as secured claims under § 506 of the Code. If the value of the collateral or setoffs securing the creditor's claim is less than the amount of the creditor's allowed claim, the deficiency will [be classified as a general unsecured claim].

The following chart lists all classes containing Debtor's secured prepetition claims and their proposed treatment under the Plan:

Class #	**Description**	**Insider? (Yes or No)**	**Impairment**	**Treatment**
Class 2	*Secured Claim of* USDA-RD Collateral description = Debtor's home at 31380 NW Pacific St. North Plains, OR 97133. Allowed Secured Amount = $ 248,280.22 Principal owed = $ 152,951.86 Pre-pet. arrearage = $ 52,634.67 Subsidy Recapture= $ 29,833.16 Pre-pet. Fees= $ 12,543.63 Pre-pet. On Fees= $ 316.90	No	Unimpaired	[Monthly] Pmt= TBD by the re-*amortization of the* amount in Debtor's Plan. Pmts Begin= effective plan date Pmts End= Payments end at the original term of the Debtor's home loan. Interest rate %= 3.29 APR Treatment of Lien= Plan proposes servicing actions that are available to

	Total claim = $ 248,280.22			Debtor under the original terms of the USDA-RD Loan Program. Interest forgiveness in the amount of $52,951.57. Subsidy Recapture Reduction in the amount of $20,000. Additional payment required to cure defaults= Re-amortized over the remaining term of the loan.

2. *Classes of Priority Unsecured Claims*

Certain priority claims that are referred to in §§ 507(a)(1), (4), (5), (6), and (7) of the Code are required to be placed in classes. The Code requires that each holder of such a claim receive cash on the effective date of the Plan equal to the allowed amount of such claim. However, a class of holders of such claims may vote to accept different treatment.

The Debtor has no classes containing priority unsecured claims under §§ 507(a)(1), (4), (5), (6), and (a)(7) of the Code.

3. *Class[es]of General Unsecured Claims*

General unsecured claims are not secured by property of the estate and are not entitled to priority under § 507(a) of the Code.

The following chart identifies the Plan's proposed treatment of Class 3, which contain general unsecured claims against the Debtor:

Class#	**Description**	**Impairment**	**Treatment**
Class 3	General Unsecured Class	Unimpaired	Monthly Pmt= $300 for small claim judgment.

			TBD for Student Loans-amount per month will be based on original terms of the student loans, which includes several repayment options. Pmts Begin=effective plan date Pmts End= Payments on the small claims judgment end December, 2017. Payments on the student loans end on the original terms of the loans, which includes several payment options. Interest rate %= Interest rate is 0% for the small claims judgment. Interest rate for the student loans is TBD, and is based on the original terms of the loans, which includes several repayment options. Estimated percent of claim paid= 100% of unsecured debt will be paid.

4. *Class[es] of Equity Interest Holders*

Equity interest holders are parties who hold an ownership interest (i.e., equity interest) in the Debtor. In a corporation, entities holding preferred or common stock are equity interest holders. In a partnership, equity interest holders include both general and limited partners. In a limited liability company ("LLC"), the equity interest holders are the members. Finally, with respect to an individual who is a debtor, the Debtor is the equity interest holder.

The following chart sets forth the Plan's proposed treatment of the class[es] of equity interest holders:

Class#	Description	Impairment	Treatment
Class 4	Debtor is the equity interest holder.	Unimpaired	Not applicable

D. **Means of Implementing the Plan**

1. *Source of Payments*

Payments and distributions under the Plan will be funded by the following:

Payments and distributions under the Plan will be funded by the Debtor's monthly income from employment with the HSD1J.

2. *Post-confirmation Management*

There are no Post-confirmation Managers of the Debtor.

E. **Risk Factors**

The proposed Plan has the following risks:

Risk factors that might affect the Debtor's ability to make payments and other distributions required under the Plan are continued employment. The Debtor expects to continue to be employed until retirement, but budget cuts to the HSD1J education budget could affect Debtor's employment.

F. **Executory Contracts and Unexpired Leases**

The Debtor has no executory contracts and unexpired leases.

G. **Tax Consequences of Plan**

Creditors and Equity Interest Holders Concerned with How the Plan May Affect Their Tax Liability Should Consult with Their Own Accountants, Attorneys, And/Or Advisors.

The following are the anticipated tax consequences of the Plan: (1) No anticipated tax consequences to the Debtor of the Plan; (2) No anticipated general tax consequences on creditors of the Plan.

IV. CONFIRMATION REQUIREMENTS AND PROCEDURES

To be confirmable, the Plan must meet the requirements listed in §§ 1129(a) or (b) of the Code. These include the requirements that: the Plan must be proposed in good faith; at least one impaired class of claims must accept the plan, without counting votes of insiders; the Plan must distribute to each creditor and equity interest holder at least as much as the creditor or equity interest holder would receive in a chapter 7 liquidation case, unless the creditor or equity interest holder votes to accept the Plan; and the Plan must be feasible. These requirements are not the only requirements listed in § 1129, and they are not the only requirements for confirmation.

A. *Who May Vote or Object*

Any party in interest may object to the confirmation of the Plan if the party believes that the requirements for confirmation are not met.

Many parties in interest, however, are not entitled to vote to accept or reject the Plan. A creditor or equity interest holder has a right to vote for or against the Plan only if that creditor or equity interest holder has a claim or equity interest that is both (1) allowed or allowed for voting purposes and (2) impaired.

In this case, the Plan Proponent believes that 0 classes are impaired and that holders of claims in each of these classes are therefore entitled to vote to accept or reject the Plan. The Plan Proponent believes that 3 classes are unimpaired and that holders of claims in each of these classes, therefore, do not have the right to vote to accept or reject the Plan.

1. *What Is an Allowed Claim or an Allowed Equity Interest?*

Only a creditor or equity interest holder with an allowed claim or an allowed equity interest has the right to vote on the Plan. Generally, a claim or equity interest is allowed if either (1) the Debtor has scheduled the claim on the Debtor's schedules, unless the claim has been scheduled as disputed, contingent, or unliquidated, or (2) the creditor has filed a proof of claim or equity interest, unless an objection has been filed to such proof of claim or equity interest. When a claim or equity interest is not allowed, the creditor or equity interest holder holding the claim or equity interest cannot vote unless the Court, after notice and hearing, either overrules the objection or allows the claim or equity interest for voting purposes pursuant to Rule 3018(a) of the Federal Rules of Bankruptcy Procedure.

2. *What Is an Impaired Claim or Impaired Equity Interest?*

As noted above, the holder of an allowed claim or equity interest has the right to vote only if it is in a class that is *impaired* under the Plan. As provided in § 1124 of the Code, a class is considered impaired if the Plan alters the legal, equitable, or contractual rights of the members of that class.

3. *Who is Not Entitled to Vote*

The holders of the following five types of claims and equity interests are not entitled to vote:

- holders of claims and equity interests that have been disallowed by an order of the Court;
- holders of other claims or equity interests that are not "allowed claims" or "allowed equity interests" (as discussed above), unless they have been "allowed" for voting purposes.
- holders of claims or equity interests in unimpaired classes;
- holders of claims entitled to priority pursuant to §§ 507(a)(2), (a)(3), and (a)(8) of the Code; and
- holders of claims or equity interests in classes that do not receive or retain any value under the Plan;
- administrative expenses.

Even If You Are Not Entitled to Vote on the Plan, You Have a Right to Object to the Confirmation of the Plan [and to the Adequacy of the Disclosure Statement].

4. *Who Can Vote in More Than One Class*

A creditor whose claim has been allowed in part as a secured claim and in part as an unsecured claim, or who otherwise hold claims in multiple classes, is entitled to accept or reject a Plan in each capacity, and should cast one ballot for each claim.

B. Votes Necessary to Confirm the Plan

If impaired classes exist, the Court cannot confirm the Plan unless (1) at least one impaired class of creditors has accepted the Plan without counting the votes of any insiders within that class, and (2) all impaired classes have voted to accept the Plan, unless the Plan is eligible to be confirmed by "cram down" on non-accepting classes, as discussed later in Section [B.2.].

1. *Votes Necessary for a Class to Accept the Plan*

A class of claims accepts the Plan if both of the following occur: (1) the holders of more than one-half (1/2) of the allowed claims in the class, who vote, cast their votes to accept the Plan, and (2) the holders of at least two-thirds (2/3) in dollar amount of the allowed claims in the class, who vote, cast their votes to accept the Plan.

A class of equity interests accepts the Plan if the holders of at least two-thirds (2/3) in amount of the allowed equity interests in the class, who vote, cast their votes to accept the Plan.

2. *Treatment of Nonaccepting Classes*

Even if one or more impaired classes reject the Plan, the Court may nonetheless confirm the Plan if the nonaccepting classes are treated in the manner prescribed by § 1129(b) of the Code. A plan that binds nonaccepting classes is commonly referred to as a "cram down" plan. The Code allows the Plan to bind nonaccepting classes of claims or equity interests if it meets all the requirements for consensual confirmation except the voting requirements of § 1129(a)(8) of the Code, does not "discriminate unfairly," and is "fair and equitable" toward each impaired class that has not voted to accept the Plan.

You should consult your own attorney if a "cramdown" confirmation will affect your claim or equity interest, as the variations on this general rule are numerous and complex.

C. **Liquidation Analysis**

To confirm the Plan, the Court must find that all creditors and equity interest holders who do not accept the Plan will receive at least as much under the Plan as such claim and equity interest holders would receive in a chapter 7 liquidation. A liquidation analysis is attached to this Disclosure Statement as Exhibit E.

D. **Feasibility**

The Court must find that confirmation of the Plan is not likely to be followed by the liquidation, or the need for further financial reorganization, of the Debtor or any successor to the Debtor, unless such liquidation or reorganization is proposed in the Plan.

1. *Ability to Initially Fund Plan*

The Plan Proponent believes that the Debtor will have enough cash on hand on the effective date of the Plan to pay all the claims and expenses that are entitled to be paid on that date. Tables showing the amount of cash on hand on the effective date of the Plan, and the sources of that cash are attached to this disclosure statement as Exhibit F.

2. *Ability to Make Future Plan Payments And Operate Without Further Reorganization*

The Plan Proponent must also show that it will have enough cash over the life of the Plan to make the required Plan payments.

The Plan Proponent has provided projected financial information. Those projections are listed in Exhibit G.

You Should Consult with Your Accountant or other Financial Advisor If You Have Any Questions Pertaining to These Projections.

V. EFFECT OF CONFIRMATION OF PLAN

A. NO DISCHARGE OF DEBTOR

No Discharge. In accordance with § 1141(d)(3) of the Code, the Debtor will not receive any discharge of debt in this bankruptcy case.

B. Modification of Plan

The Plan Proponent may modify the Plan at any time before confirmation of the Plan. However, the Court may require a new disclosure statement and/or revoting on the Plan.

Upon request of the Debtor, the United States trustee, or the holder of an allowed unsecured claim, the Plan may be modified at any time after confirmation of the Plan but before the completion of payments under the Plan, to (1) increase or reduce the amount of payments under the Plan on claims of a particular class, (2) extend or reduce the time period for such payments, or (3) alter the amount of distribution to a creditor whose claim is provided for by the Plan to the extent necessary to take account of any payment of the claim made other than under the Plan.

C. Final Decree

Once the estate has been fully administered, as provided in Rule 3022 of the Federal Rules of Bankruptcy Procedure, the Plan Proponent, or such other party as the Court shall designate in the Plan Confirmation Order, shall file a motion with the Court to obtain a final decree to close the case. Alternatively, the Court may enter such a final decree on its own motion.

VI. OTHER PLAN PROVISIONS

Debtor has no other plan provisions.

Patricia Hayden (Plan Proponent)

EXHIBITS

Exhibit A- Copy of Proposed Plan of Reorganization

Exhibit B- Identity and Value of Material Assets of Debtor (from those filed with the court)

Exhibit C- Prepetition Financial Statements (from those filed with the court)

Exhibit D- November Postpetition Operating Report and Summary of Postpetition Operating Report.

Exhibit E – Liquidation Analysis

Exhibit F – Cash on hand on the effective date of the Plan

Exhibit G- Projections of Cash Flow and Earnings for Post-Confirmation Period

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United States Bankruptcy Court
for the District of Oregon

In re Patricia Hayden,
Debtor

Case No. 16-34221-rld11

Individual Case under Chapter 11

PATRICIA HAYDEN'S PLAN OF REORGANIZATION, DATED DEC. 29TH, 2016

ARTICLE I
SUMMARY

This Plan of Reorganization (the "Plan") under Chapter 11 of the Bankruptcy Code (the "Code") proposes to pay creditors of Patricia Hayden (the "Debtor") from future income.

This Plan provides for one class of secured claims; one class of unsecured claims; and no classes of equity security holders. Unsecured creditors holding allowed claims will receive distributions, which the proponent of this Plan has valued at approximately 100 cents on the dollar. This Plan also provides for the payment of administrative and priority claims.

All creditors and equity security holders should refer to Articles III through VI of this Plan for information regarding the precise treatment of their claim. A disclosure statement that provides more detailed information regarding this Plan and the rights of creditors and equity security holders has been circulated with this Plan. **Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one. (If you do not have an attorney, you may wish to consult one.)**

ARTICLE II
CLASSIFICATION OF CLAIMS AND INTERESTS

2.01 Class 1. All allowed claims entitled to priority under § 507 of the Code (except Administrative expense claims under § 507(a)(2), and priority tax claims Under § 507(a)(8)).

2.02 Class 2. The claim of USDA-RD, to the extent allowed as a secured claim under § 506 of the Code.

2.03 Class 3. All unsecured claims allowed under § 502 of the Code.

2.04 Class 4. The interests of the individual Debtor in property of the estate.

ARTICLE III
TREATMENT OF ADMINISTRATIVE EXPENSE CLAIMS, U.S. TRUSTEES FEES, AND PRIORITY TAX CLAIMS

3.01 Unclassified Claims. Under section §1123(a)(1), administrative expense claims, and priority tax claims are not in classes.

3.02 Administrative Expense Claims. Each holder of an administrative expense claim allowed under § 503 of the Code will be paid in full on the effective date of this Plan (as defined in Article VII), in cash, or upon such other terms as may be agreed upon by the holder of the claim and the Debtor.

3.03 Priority Tax Claims. Each holder of a priority tax claim will be paid upon the effective date.

3.04 United States Trustee Fees. All fees require to be paid by 28 U.S.C. §1930(a)(6) (U.S. Trustee Fees) will accrue and be timely paid until the case is closed, dismissed, or converted to another chapter of the Code. Any U.S. Trustee Fees owed on or before the effective date of this Plan will be paid on the effective date.

ARTICLE IV
TREATMENT OF CLAIMS AND INTERESTS UNDER THE PLAN

4.01 Claims and interests shall be treated as follows under this Plan:

Class	Impairment	Treatment
Class 1 – Priority Claims	No Priority Claims	Not Applicable
Class 2 – Secured Claim of USDA-RD	Unimpaired	Class 2 is unimpaired. Debtor will utilize servicing available under original terms of loan including, but not limited to; interest forgiveness, re-amortization, subsidy recapture reduction, and loan modification/refinance. Debtor will pay the full amount of unpaid principal, $0 of accrued interest, $0 of accrued interest on fees, $12,543.63 in fees, and $9833.16 of subsidy recapture over the remaining term of the loan (re-amortized) at a fixed APR of 3.29%.
Class 3 – General Unsecured Creditors	Unimpaired	Class 3 is unimpaired. Holders of general unsecured claims shall be paid in full under the original terms and conditions of the claims in effect as of the date of this plan.
Class 4 – Equity Security Holders of the Debtor	Unimpaired	Not Applicable.

ARTICLE V
ALLOWANCE AND DISALLOWANCE OF CLAIMS

5.01 Disputed Claims. A disputed claim is a claim that has not been allowed or disallowed [by a final non-appealable order], and as to which either: (i) a proof of claim has been filed or deemed filed, and the Debtor or another party in interest has filed an objection; or (ii) no proof of claim has been filed, and the Debtor has scheduled such claim as disputed, contingent, or unliquidated.

5.02 Delay of Distribution on a Disputed Claim. No distribution will be made on account of a disputed claim unless such claim is allowed [by a final non-appealable order].

5.03 Settlement of Disputed Claims. The Debtor will have the power and authority to settle and compromise a disputed claim with court approval and compliance with Rule 9019 of the Federal Rules of Bankruptcy Procedure.

ARTICLE VI
PROVISIONS FOR EXECUTORY CONTRACTS AND UNEXPIRED LEASES

6.01 Assumed Executory Contracts and Unexpired Leases. There are no executory contracts.

ARTICLE VII
MEANS FOR IMPLEMENTATION OF THE PLAN

The Debtor shall use future income to fund the plan. The Debtor's future monthly income from employment with the HSD1J is sufficient to fund the monthly payments of the proposed plan.

ARTICLE VIII
GENERAL PROVISIONS

8.01 Definitions and Rules of Construction. The definitions and rules of construction set forth in § 101 and § 102 of the Code shall apply when terms defined or construed in the Code are used in this Plan.

8.02 Effective Date of Plan. The effective date of this Plan is the eleventh business day following the date of the entry of the order of confirmation. But if a stay of the confirmation order is in effect on that date, the effective date will be the first business day after that date on which no stay of the confirmation order is in effect, provided that the confirmation order has not been vacated.

8.03 Severability. If any provision in this Plan is determined to be unenforceable, the determination will in no way limit or affect the enforceability and operative effect of any other provision of this Plan.

8.04 Binding Effect. The rights and obligations of any entity named or referred to in this Plan will be binding upon, and will inure to the benefit of the successors or assigns of such entity.

8.05 Captions. The headings contained in this Plan are for convenience of reference only and do not affect the meaning or interpretation of this Plan.

[8.06 Controlling Effect. Unless a rule of law or procedure is supplied by federal law (including the Code or the Federal Rules of Bankruptcy Procedure), the laws of the State of Oregon govern this Plan and any agreements, documents, and instruments executed in connection with this Plan, except as otherwise provided in this Plan.]

ARTICLE IX
DISCHARGE

NO DISHCARGE OF DEBTOR

9.01 No Discharge. In accordance with § 1141(d)(3) of the Code, the Debtor will not receive any discharge of debt in this bankruptcy case.

ARTICLE X
OTHER PROVISIONS

There are no other provisions.

Respectfully submitted,

By: Patti Lyn Hayden
Patricia Hayden (Plan Proponent)

Exhibit B- Identity and Value of Material Assets of Debtor

Total Real Estate/Property: (from Official Form 106A/B Schedule A/B Property)	$279,000.00
Vehicles: (from Official Form 106A/B Schedule A/B Property)	1,000.00
Personal and Household Items: (from Official Form 106A/B Schedule A/B Property)	1,400.00
Checking Account: (Key Bank DIP Account)	150.00
Total Value:	$281,600.00

Exhibit B
Hayden Disclosure page 1 of 1

Exhibit C of Disclosure Statement

Fill in this information to identify your case:

Debtor 1 Patricia Lynn Hayden
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of Oregon

Case number
(If known)

☐ Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

☑ Married
☐ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

☑ No
☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
		☐ Same as Debtor 1	☐ Same as Debtor 1
Number Street	From ____ To ____	Number Street	From ____ To ____
City State ZIP Code		City State ZIP Code	
		☐ Same as Debtor 1	☐ Same as Debtor 1
Number Street	From ____ To ____	Number Street	From ____ To ____
City State ZIP Code		City State ZIP Code	

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (*Community property states and territories* include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

☑ No
☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

Part 2: Explain the Sources of Your Income

Exhibit C Disclosure

Debtor 1 Patricia Lynn Hayden
First Name Middle Name Last Name

Case number (if known)

4. **Did you have any income from employment or from operating a business during this year or the two previous calendar years?**
Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.
If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

☐ No
☑ Yes. Fill in the details.

	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	**Gross income** (before deductions and exclusions)	**Sources of income** Check all that apply.	**Gross income** (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	☑ Wages, commissions, bonuses, tips ☐ Operating a business	$ 8,990.59	☐ Wages, commissions, bonuses, tips ☐ Operating a business	$
For last calendar year: (January 1 to December 31, 2015) YYYY	☑ Wages, commissions, bonuses, tips ☐ Operating a business	$ 5,805.25	☐ Wages, commissions, bonuses, tips ☐ Operating a business	$
For the calendar year before that: (January 1 to December 31, 2014) YYYY	☑ Wages, commissions, bonuses, tips ☐ Operating a business	$ 4,395.00	☐ Wages, commissions, bonuses, tips ☐ Operating a business	$

5. **Did you receive any other income during this year or the two previous calendar years?**
Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

☑ No
☐ Yes. Fill in the details.

	Debtor 1		Debtor 2	
	Sources of income Describe below.	**Gross income from each source** (before deductions and exclusions)	**Sources of income** Describe below.	**Gross income from each source** (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:		$		$
		$		$
		$		$
For last calendar year: (January 1 to December 31, 2015) YYYY		$		$
		$		$
		$		$
For the calendar year before that: (January 1 to December 31, 2014) YYYY		$		$
		$		$
		$		$

Exhibit C Disclosure

Debtor 1 Patricia Lynn Hayden
First Name Middle Name Last Name

Case number (if known)

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

☐ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of $6,425* or more?

☐ No. Go to line 7.

☐ Yes. List below each creditor to whom you paid a total of $6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

☑ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of $600 or more?

☐ No. Go to line 7.

☑ Yes. List below each creditor to whom you paid a total of $600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

	Dates of payment	Total amount paid	Amount you still owe	Was this payment for...
Portland Credit Inc. Creditor's Name PO Box 429 Number Street Hillsboro OR 97123 City State ZIP Code	09/25/2016 10/25/2016	$ 600.00	$ 2,939.36	☐ Mortgage ☐ Car ☐ Credit card ☐ Loan repayment ☐ Suppliers or vendors ☑ Other Judgment
Creditor's Name Number Street City State ZIP Code		$	$	☐ Mortgage ☐ Car ☐ Credit card ☐ Loan repayment ☐ Suppliers or vendors ☐ Other
Creditor's Name Number Street City State ZIP Code		$	$	☐ Mortgage ☐ Car ☐ Credit card ☐ Loan repayment ☐ Suppliers or vendors ☐ Other

7. **Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**
Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

☑ No
☐ Yes. List all payments to an insider.

	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insider's Name Number Street City State ZIP Code		$	$	
Insider's Name Number Street City State ZIP Code		$	$	

8. **Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**
Include payments on debts guaranteed or cosigned by an insider.

☑ No
☐ Yes. List all payments that benefited an insider.

	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
Insider's Name Number Street City State ZIP Code		$	$	
Insider's Name Number Street City State ZIP Code		$	$	

Exhibit C
Disclosure

Debtor 1 Patricia Lynn Hayden
First Name Middle Name Last Name

Case number (if known)

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?
List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, *and contract disputes.*

☐ No
☑ Yes. Fill in the details.

	Nature of the case	Court or agency	Status of the case
Case title RE: Portland Credit Inc. vs. Donald Patricia Hayden Case number 16SC26251	Small Claims-General	Washington County Circuit Court Court Name 150 N. First Ave. Number Street Hillsboro OR 97124 City State ZIP Code	☐ Pending ☐ On appeal ☑ Concluded
Case title Case number		Court Name Number Street City State ZIP Code	☐ Pending ☐ On appeal ☐ Concluded

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?
Check all that apply and fill in the details below.

☒ No. Go to line 11.
☐ Yes. Fill in the information below.

	Describe the property	Date	Value of the property
Creditor's Name Number Street City State ZIP Code	Explain what happened ☐ Property was repossessed. ☐ Property was foreclosed. ☐ Property was garnished. ☐ Property was attached, seized, or levied.		$
Creditor's Name Number Street City State ZIP Code	Explain what happened ☐ Property was repossessed. ☐ Property was foreclosed. ☐ Property was garnished. ☐ Property was attached, seized, or levied.		$

11. **Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?**

☑ No
☐ Yes. Fill in the details.

	Describe the action the creditor took	Date action was taken	Amount
Creditor's Name			$
Number Street			
City State ZIP Code	Last 4 digits of account number: XXXX–		

12. **Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?**

☑ No
☐ Yes

Part 5: List Certain Gifts and Contributions

13. **Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than $600 per person?**

☑ No
☐ Yes. Fill in the details for each gift.

Gifts with a total value of more than $600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift			$
			$
Number Street			
City State ZIP Code			
Person's relationship to you			

Gifts with a total value of more than $600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift			$
			$
Number Street			
City State ZIP Code			
Person's relationship to you			

Exhibit C Disclosure

14. **Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than $600 to any charity?**

☑ No
☐ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than $600	Describe what you contributed	Date you contributed	Value
Charity's Name			$
			$
Number Street			
City State ZIP Code			

Part 6: List Certain Losses

15. **Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?**

☑ No
☐ Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of *Schedule A/B: Property.*	Date of your loss	Value of property lost
			$

Part 7: List Certain Payments or Transfers

16. **Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?**
Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

☑ No
☐ Yes. Fill in the details.

	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Person Who Was Paid			
Number Street			$
			$
City State ZIP Code			
Email or website address			
Person Who Made the Payment, if Not You			

	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Person Who Was Paid Number Street City State ZIP Code Email or website address Person Who Made the Payment, if Not You			$ $

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

☑ No
☐ Yes. Fill in the details.

	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Person Who Was Paid Number Street City State ZIP Code			$ $

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property).

Do not include gifts and transfers that you have already listed on this statement.

☑ No
☐ Yes. Fill in the details.

	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Person Who Received Transfer Number Street City State ZIP Code Person's relationship to you			
Person Who Received Transfer Number Street City State ZIP Code Person's relationship to you			

Exhibit C Disclosure

19. **Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary?** (These are often called *asset-protection devices.*)

☑ No
☐ Yes. Fill in the details.

	Description and value of the property transferred	Date transfer was made
Name of trust		

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. **Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?**
Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

☑ No
☐ Yes. Fill in the details.

	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
Name of Financial Institution Number Street City State ZIP Code	XXXX–___ ___ ___ ___	☐ Checking ☐ Savings ☐ Money market ☐ Brokerage ☐ Other______	______	$______
Name of Financial Institution Number Street City State ZIP Code	XXXX–___ ___ ___ ___	☐ Checking ☐ Savings ☐ Money market ☐ Brokerage ☐ Other______	______	$______

21. **Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?**

☑ No
☐ Yes. Fill in the details.

	Who else had access to it?	Describe the contents	Do you still have it?
Name of Financial Institution Number Street City State ZIP Code	Name Number Street City State ZIP Code		☐ No ☐ Yes

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

☑ No
☐ Yes. Fill in the details.

	Who else has or had access to it?	Describe the contents	Do you still have it?
Name of Storage Facility	Name		☐ No ☐ Yes
Number Street	Number Street		
City State ZIP Code	City State ZIP Code		

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

☑ No
☐ Yes. Fill in the details.

	Where is the property?	Describe the property	Value
Owner's Name			$
Number Street	Number Street		
City State ZIP Code	City State ZIP Code		

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- *Environmental law* means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- *Site* means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- *Hazardous material* means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

☑ No
☐ Yes. Fill in the details.

	Governmental unit	Environmental law, if you know it	Date of notice
Name of site	Governmental unit		
Number Street	Number Street		
City State ZIP Code	City State ZIP Code		

Exhibit C Disclosure

Debtor 1 Patricia Lynn Hayden
First Name Middle Name Last Name

Case number (if known)

25. Have you notified any governmental unit of any release of hazardous material?

☑ No
☐ Yes. Fill in the details.

Governmental unit | Environmental law, if you know it | Date of notice

Name of site
Number Street
City State ZIP Code

Governmental unit
Number Street
City State ZIP Code

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

☑ No
☐ Yes. Fill in the details.

Court or agency | Nature of the case | Status of the case

Case title
Case number

Court Name
Number Street
City State ZIP Code

☐ Pending
☐ On appeal
☐ Concluded

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)
☐ A partner in a partnership
☐ An officer, director, or managing executive of a corporation
☐ An owner of at least 5% of the voting or equity securities of a corporation

☑ No. None of the above applies. Go to Part 12.
☐ Yes. Check all that apply above and fill in the details below for each business.

Business Name
Number Street
City State ZIP Code

Describe the nature of the business

Name of accountant or bookkeeper

Employer Identification number
Do not include Social Security number or ITIN.

EIN: __ __ – __ __ __ __ __ __ __

Dates business existed

From ______ To ______

Business Name
Number Street
City State ZIP Code

Describe the nature of the business

Name of accountant or bookkeeper

Employer Identification number
Do not include Social Security number or ITIN.

EIN: __ __ – __ __ __ __ __ __ __

Dates business existed

From ______ To ______

Debtor 1 Patricia Lynn Hayden
First Name Middle Name Last Name

Case number (if known)

Business Name	Describe the nature of the business	Employer Identification number Do not include Social Security number or ITIN. EIN: __ __ – __ __ __ __ __ __ __
Number Street	Name of accountant or bookkeeper	Dates business existed
City State ZIP Code		From ____ To ____

28. **Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.**

- [x] **No**
- [ ] **Yes. Fill in the details below.**

	Date issued
Name	MM / DD / YYYY
Number Street	
City State ZIP Code	

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to $250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

✘ Patricia Lynn Hayden
Signature of Debtor 1

Date 11/03/2013

✘ ______________________
Signature of Debtor 2

Date ________

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

- [x] No
- [ ] Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

- [x] No
- [ ] Yes. Name of person______________________. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Exhibit C Disclosure

MONTHLY FINANCIAL REPORT FOR INDIVIDUAL DEBTOR(S) NOT ENGAGED IN BUSINESS

Case No. 16-34221

Debtor Patricia Hayden Report Month/Year 16-Nov

Instructions: The debtor's monthly financial report shall include this cover sheet signed by the debtor and all UST forms and supporting documents. Exceptions, if allowed, are noted in the checklist below. Failure to comply with the reporting requirements of Local Bankruptcy Rule 2015-1(b) and 2015-2, or the U.S. Trustee's reporting requirements, may be cause for conversion or dismissal of the case.

The debtor submits the following with this monthly financial report:		Completed	Not Applicable
UST-51	**Comparative Balance Sheet** or debtor's balance sheet. The debtor's balance sheet, if used, shall include a breakdown of pre- and post-petition liabilities. The breakdown may be provided as a separate attachment to the debtor's balance sheet.	X	
UST-52	**Summary of Receipts**	x	
UST-53	**Summary of Disbursements**	x	
UST-53A	**Financial Account Detail** Complete one or more to include all bank accounts or other sources of debtor funds. Include copies of monthly bank statements and all supporting documents described in the instructions.	X	
UST-54	**Other Financial Disclosures** When applicable, UST-54 shall include supporting documents, including, but not limited to, an escrow statement for the sale of real property, an auctioneer's report for property sold at auction, or a certificate of insurance for any change in insurance coverage.		x

DEBTOR'S CERTIFICATION

I certify under penalty of perjury that (1) I have personally prepared this financial report or directly supervised its preparation, and (2) the information contained in this monthly financial report is complete, true, and accurate to the best of my knowledge, information, and belief.

BY: Patricia Hayden DATE: 12/20/2016

The debtor(s), or trustee, if appointed, must sign the monthly financial report. Debtor's counsel may not sign a financial report for the debtor.

Exhibit D
Hayden Disclosure Statement

Case Number: 16-34221
Report Mo/Yr: Nov-16

Debtor: Patricia Hayden

UST-51, COMPARATIVE BALANCE SHEET

INSTRUCTIONS: This balance sheet has been designed for ease of use by debtors not engaged in business. Accordingly, it is not intended to follow standard accounting principles. For funds held in banks or brokerages, the debtor must report the month-end market value. For each remaining asset, the debtor should use the current market value. Footnotes or explanations, if any, may be attached to this page.

ASSETS As of month ending:	MO/YR 11/2016	MO/YR	MO/YR	PER SCHEDULES (i.e. Petition Date)
Cash	25			25
Checking Account(s)	850			150
Savings Account(s)	-			25
Investment/Brokerage Account(s)	-			-
IRA/Retirement Account(s)	-			-
Remaining Personal Property	2,400			2,400
Real Property	279,000			279,000
1.				
2.				
3.				
(attach additional sheets if needed)				
Other Assets (list all assets not included above even those acquired post-petition)				
TOTAL ASSETS	282,275	-	-	281,600
LIABILITIES				
Pre-Petition Liabilities				
Secured Debt	253,000			253,000
Priority Unsecured Debt	-			-
Unsecured Debt	61,534			62,134
TOTAL PRE-PETITION LIABILITIES	314,534	-	-	315,134
Post-Petition Liabilities				
Mortgage/Rent Payments Due	1,200			
Other Secured Debt	-			
Unpaid Real Property Taxes	-			
Other Unpaid Taxes (specify)	-			
Other Unpaid Debts (specify)	-			
TOTAL POST-PETITION LIABILITIES	1,200	-	-	
TOTAL LIABILITIES	315,734	-	-	315,134

NET WORTH (TOTAL ASSETS MINUS TOTAL TOTAL LIABILITIES)	(33,459)	-	-	(33,534)

Exhibit D
Hayden

Case Number: 16-34221
Report Mo/Yr: Nov-16

Debtor: Patricia Hayden

UST-52, SUMMARY OF RECEIPTS

INSTRUCTIONS: Complete each category and provide the net receipts total for the month. Use the Notes section to explain or itemize receipts when appropriate. Note that the initial report should include only financial activity commencing from the petition date through the end of the month.

Type of Receipt	Gross Amount	Net Amount
Wages or salary	1,223.05	982.90
Social security, pension, or 401k distributions	-	-
Collection of accounts receivable or note payable (specify source)	-	-
Loan or other financing proceeds (specify source)		-
Proceeds from sale of real property	-	-
Proceeds from sale of personal property	-	-
Other (explain)	-	-
TOTAL RECEIPTS FOR THIS MONTH	1,223.05	982.90

Notes:

Case Number:	16-34221	
Report Mo/Yr:	Nov-16	

Debtor: Patricia Hayden

UST-53, SUMMARY OF DISBURSEMENTS

INSTRUCTIONS: BEFORE COMPLETING THIS PAGE, prepare UST-53A (see next page) to include all bank accounts or other sources of the debtor's funds. The disbursement total will be used to complete this SUMMARY OF DISBURSEMENTS.

The debtor is responsible for providing accurate monthly disbursement totals for purposes of calculating the debtor's obligation pursuant to 28 U.S.C. § 1930(a)(6) to pay statutory fees to the U.S. Trustee. The disbursement total encompasses all payments made by the debtor during the reporting month, whether made directly by the debtor or by another party for the debtor. It includes checks written and cash payments. It also includes payments made pursuant to joint check arrangements and those resulting from a sale or liquidation of the debtor's assets. The only transactions normally excluded from the disbursement total are transfers within the same reporting month between multiple debtor accounts.

The U.S. Trustee payment is due on the last day of the month following the end of each calendar quarter, or on **April 30, July 31, October 31, and January 31,** respectively. Because the amount billed is an estimate, the debtor is responsible for paying the correct statutory fee based on actual disbursements for the calendar quarter, or portion thereof while the debtor is in Chapter 11 (i.e. until the case is converted, dismissed, or closed by final decree). Failure to pay statutory fees to the U.S. Trustee is cause for conversion or dismissal of the case. A copy of the statutory fee schedule may be found in the Chapter 11 Guidelines on the U.S. Trustee's website located at:

http://www.justice.gov/ust/r18/portland/chapter11.htm
http://www.justice.gov/ust/r18/eugene/chapter11.htm

If you have any questions about how to compute the disbursement total, please call the U.S. Trustee's office:

Portland, OR (503) 326-4000
Eugene, OR (541) 465-6330

(UST-53A - Financial Account Detail, with attachments, should follow this page.)

COMPUTATION OF MONTHLY DISBURSEMENT TOTAL	
Total disbursements from UST-53A	272.78
Cash payments not included in total above (if any)	-
Disbursements made by third parties for the debtor (if any, explain)	-
Disbursements made pursuant to a sale of the debtor's assets (if any)	-
TOTAL DISBURSEMENTS THIS MONTH FROM ALL SOURCES	$ 272.78

	Yes	**No**
At the end of this reporting month, did the debtor have any delinquent statutory fees owing to the U.S. Trustee?		X

(If yes, list each quarter that is delinquent and the amount due along with an explanation)

Quarter	**Explanation**	**Amount**

Exhibit D
Hayden

Debtor: Patricia Hayden

Case Number: 16-34221
Report Mo/Yr: Nov-16

UST-53A - FINANCIAL ACCOUNT DETAIL

INSTRUCTIONS: Include all financial and brokerage accounts or other sources of the debtor's funds. Attach supporting documents as indicated on the checklist below. Use additional sheets as necessary.

Depository (Bank) Name **Account Number** **Type of Account**	**Key Bank** **3.71022E+11** **DIP Checking**				**TOTALS**
Beginning Cash Balance	140.00				140.00
Add:					
Transfers in	-				-
Receipts deposited	982.90				982.90
Other (identify source)	-				-
Total Cash Receipts	982.90	-	-	-	982.90
Subtract:					
Transfers out	-				-
Disbursements by check or debit	272.78				272.78
Cash withdrawn	-				-
Other (identify source)	-				-
Total Cash Disbursements	272.78	-	-	-	272.78
Ending Cash Balance	1,395.68	-	-	-	1,395.68

Does each account identified above include the following supporting documents, as required? (Indicate **YES, NO or NOT APPLICABLE** in the boxes below).

Monthly bank statement copy **(do not include bank statement copies with the report filed with the Bankruptcy Court)**	yes			
Bank reconciliation (including outstanding checks and deposits in transit)	Not Applicable			
A detailed list of receipts for the account (deposit log or receipts journal)	Not Applicable			
A detailed list of disbursements for the account (check register or disbursement journal)	Not Applicable			
Funds received and/or disbursed by another party	Not Applicable			

Exhibit D
Hayden

Case Number: 16-34221
Report Mo/Yr: 16-Nov

Debtor: Patricia Hayden

UST-54, OTHER FINANCIAL DISCLOSURES

INSTRUCTIONS: Answer each question fully and attach additional sheets as necessary to provide a complete response

Question 1 - Sale of the Debtor's Assets

Did the debtor, or another party on behalf of the the debtor, sell, transfer, or otherwise dispose of any of the debtor's assets during the reporting month? **If yes, attach a schedule identifying each asset, date of sale notice, method of disposition, and gross and net sale proceeds received. If real property was sold, attach a copy of the closing statement.**

Yes	No
	X

Question 2 - Financing

During the reporting month, did the debtor receive any funds from an outside funding source? **If yes, indicate the source of the funds, date paid to debtor, dollar amount, and date of court approval.**

Source of Funds	Date Paid	Amount	*Date of Court* Approval	Yes	No
					X

Question 3 - Payments on Pre-Petition Unsecured Debt

Did the debtor, or another party on behalf of the debtor, make any payments during this reporting month on pre-petition unsecured debt? **If yes, attach a schedule disclosing each payment and include payee's name and purpose, payment date, dollar amount , and date of court approval.**

Yes	No
	X

Question 4 - Payments to Attorneys and Other Professionals

Did the debtor, or another party on behalf of the debtor, make any payments during this reporting month to a professional such as an attorney, accountant, realtor, appraiser, auctioneer, business consultant, or other professional person? **If yes, attach a schedule listing each payment and include *professionals name and description of services performed, payment date, dollar amount, and date of* court approval.**

Yes	No
	X

Question 5 - Insurance and Bond Coverage

Did the debtor renew or replace any insurance policies during this reporting month? **If yes, attach a certificate of insurance for each renewal or change in coverage.**

Yes	No
	X

Were any of the debtor's insurance policies canceled or otherwise terminated for any reason during the reporting month? **If yes, explain.**

Yes	No
	X

Exhibit D
Hayden

Case Number: 16-34221
Report Mo/Yr: Nov-16

Debtor: Patricia Hayden

UST-54, OTHER FINANCIAL DISCLOSURES

INSTRUCTIONS: Answer each question fully and attach additional sheets as necessary to provide a complete response.

Question 6 - Significant Events. Provide a narrative report of any significant events which may have an effect on the *financial condition of the debtor. Attach separate sheet(s) as necessary.*

NO SIGNIFICANT EVENTS TO REPORT.

Question 7 - Case Progress. Explain what progress the debtor has made during the reporting month toward confirmation of a plan of reorganization.

DEBTOR IS WORKING ON PLAN OF REORGANIZATION AND DISCLOSURE STATEMENT TO BE FILED BY 12/29/2016. DEBTOR IS AWAITING RESPONSE FROM USDA-RD TO SEE IF REPAYMENT AGREEMENT CAN BE REACHED ON HOME LOAN. OTHER CREDITORS ARE IN AGREEMENT WITH PLAN, AS THEY WILL BE FAID IN FULL UNDER ORIGINAL TERMS OF DEBT (NO OFFICIAL VOTE).

	Filed?	*Estimated Date* To be Filed If not Filed
Disclosure Statement:	NO	12/29/2016
Plan of Reorganization:	NO	12/29/2016

Exhibit D
Hayden

Case Number: 16-34221
Report Mo/Yr: Nov-16

Debtor: Patricia Hayden

UST-54, OTHER FINANCIAL DISCLOSURES (contd.)

WHERE TO FILE A MONTHLY OPERATING REPORT: Local Bankruptcy Rule 2015-2 requires the debtor to file its monthly financial report with the U.S. Bankruptcy Court.

File the original....(select only one)

For a Chapter 11 case filed in Portland, OR:
United States Bankruptcy Court
1001 SW 5th Avenue, 7th floor
Portland, OR 97204

For a Chapter 11 case filed in Eugene, OR:
United States Bankruptcy Court
405 East 8th Avenue, Suite 2600
Eugene, OR 97401

CERTIFICATION OF SERVICE: The undersigned certifies that copies of this report and all supporting documents have been served upon each of the following persons in this case: U.S. Trustee; the chairperson of each official committee of creditors or equity security holders and the attorney(s) for each such committee; the debtor and the debtor's attorney; and the trustee and the trustee's attorney, if applicable.

BY:_Patricia Hayden________________________________

DATE:____12/20/2016________

TITLE:_________Debtor______________

PHONE NUMBER:____503-828-8501____

Send U.S. Trustee's copy to:* *(select only one)

For a Chapter 11 case filed in Portland, OR:

Office of the United States Trustee
620 SW Main Street, Suite 213
Portland, OR 97205

For a Chapter 11 case filed in Eugene, OR:

Office of the United States Trustee
405 East 8th Avenue, Suite 1100
Eugene, OR 97401

Exhibit E – Liquidation Analysis

Plan Proponent's Estimated Liquidation Value of Assets

Assets	
a. Cash on hand	$150.00
b. Accounts receivable	N/A
c. Inventory	N/A
d. Personal and household items	$1400.00
e. Machinery & equipment	N/A
f. Automobiles	$1000.00
g. Residential Property	$279,000.00
h. Customer list	N/A
i. Investment property (such as stocks, bonds or other financial assets)	N/A
j. Lawsuits or other claims against third-parties	N/A
k. Other intangibles (such as avoiding powers actions)	N/A
Total Assets at Liquidation Value	
Less: Secured creditors' recoveries	$253,000.00
Less: Chapter 7 trustee fees and expenses	$335.00
Less: Chapter 11 administrative expenses	$0.00
Less: Priority claims, excluding administrative expense claims	$0.00
[Less: Debtor=s claimed exemptions]	$42,575.00
(1) Balance for unsecured claims	$0.00
(2) Total dollar amount of unsecured claims	$62,133.63
Percentage of Claims Which Unsecured Creditors Would Receive Or Retain in a Chapter 7 Liquidation:	___0__% Divide (1) by (2)
Percentage of Claims Which Unsecured Creditors Will Receive or Retain under the Plan:	__100_%

Patricia Hayden Disclosure Exhibit E page 1 of 1

Exhibit F – Cash on hand on the effective date of the Plan

Cash on hand on effective date of the Plan:	**$1150.00**
Less –	
Amount of administrative expenses payable on effective date of the Plan	- 0.00
Amount of statutory costs and charges	- 325.00
Amount of cure payments for executory contracts	- 0.00
Other Plan Payments due on effective date of the Plan	- 0.00
Balance after paying these amounts……….	$825.00

The sources of the cash Debtor will have on hand by the effective date of the Plan are estimated as follows:

$!50.00	Cash in Debtor's bank account now
$1000.00	Additional cash Debtor will accumulate from net earnings between now and effective date of the Plan. Debtor will receive monthly income from employment.
$1150.00	Total

Patricia Hayden Disclosure Exhibit F page 1 of 1

Exhibit G- Projections of Cash Flow and Earnings for Post-Confirmation Period

Debtor's Cash Flow and Earnings will remain the same as shown in Exhibit F for the Post-Confirmation Period. Debtor will continue to receive net earnings from employment in the amount of $1000.00 per month.

Patricia Hayden Exhibit G
Disclosure page 1 of 1